

Fill in this information to identify the case:

Debtor 1 Doris Vollmer

Debtor 2 John Vollmer

(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio
(State)

Case number 2:18-bk-55620

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See bankruptcy rule 3002.1

Name of creditor: U.S. Bank Trust National Association, as Trustee of the Bungalow Series IV Trust

Court claim no. (if known): 12-1

Last four digits of any number you use to identify the debtor's account: 8226

Date of payment change: May 1, 2022
Must be at least 21 days after date of this notice

New total payment: \$872.23
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$303.46

New escrow payment: \$310.97

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: _____

Current Interest Rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1 Doris Vollmer Case Number (if known) 2:18-bk-55620
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Michelle Ghidotti as "Authorized Representative of Creditor" Date 03/15/2022
Signature

Print: Michelle Ghidotti as "Authorized Representative of Creditor" Title Bankruptcy Attorney
First name Middle Name Last name

Company GHIDOTTI | BERGER LLP

Address 1920 Old Tustin Avenue
Number Street

Santa Ana, CA 92705
City State Zip Code

Contact phone (949) 427-2010 Email: bknotifications@ghidottiberger.com

ST SERVICING CORPORATION
323 FIFTH STREET
EUREKA CA 95501

(800) 603-0836
Para Español, Ext. 2660, 2643 o 2772
8:00 a.m. - 5:00 p.m. Pacific Time
Main Office NMLS #5985
Branch Office NMLS #9785

JOHN G VOLLMER
6011 SHARON WOODS BLVD
COLUMBUS OH 43229

Analysis Date: March 02, 2022

Final

Property Address: 6011 SHARON WOODS BOULEVARD COLUMBUS, OH 43229

Loan:

**Annual Escrow Account Disclosure Statement
Account History**

This is a statement of actual activity in your escrow account from June 2021 to Apr 2022. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

| Payment Information | Current: | Effective May 01, 2022: |
|----------------------------|-----------------|--------------------------------|
| Principal & Interest Pmt: | 561.26 | 561.26 |
| Escrow Payment: | 303.46 | 310.97 |
| Other Funds Payment: | 0.00 | 0.00 |
| Assistance Payment (-): | 0.00 | 0.00 |
| Reserve Acct Payment: | 0.00 | 0.00 |
| Total Payment: | \$864.72 | \$872.23 |

| Escrow Balance Calculation | |
|-----------------------------------|--------------|
| Due Date: | Dec 01, 2021 |
| Escrow Balance: | 543.88 |
| Anticipated Pmts to Escrow: | 1,517.30 |
| Anticipated Pmts from Escrow (-): | 66.60 |
| Anticipated Escrow Balance: | \$1,994.58 |

| Date | Payments to Escrow | | Payments From Escrow | | Description | Escrow Balance | |
|----------|--------------------|------------|----------------------|------------|--------------------------|----------------|----------|
| | Anticipated | Actual | Anticipated | Actual | | Required | Actual |
| | | | | | Starting Balance | 1,796.36 | 1,619.22 |
| Jun 2021 | 303.46 | | 1,529.94 | 1,667.10 | * County Tax | 569.88 | (47.88) |
| Jun 2021 | | 779.64 | 37.04 | 36.04 | * Forced Place Insur | 532.84 | 695.72 |
| Jul 2021 | 303.46 | 303.46 | 37.04 | 35.36 | * Forced Place Insur | 799.26 | 963.82 |
| Aug 2021 | 303.46 | 303.46 | 37.04 | 35.02 | * Forced Place Insur | 1,065.68 | 1,232.26 |
| Sep 2021 | 303.46 | 303.46 | 37.04 | 34.68 | * Forced Place Insur | 1,332.10 | 1,501.04 |
| Oct 2021 | 303.46 | | 37.04 | 34.34 | * Forced Place Insur | 1,598.52 | 1,466.70 |
| Nov 2021 | 303.46 | 303.46 | 37.04 | 34.34 | * Forced Place Insur | 1,864.94 | 1,735.82 |
| Dec 2021 | 303.46 | 606.92 | 37.04 | 34.00 | * Forced Place Insur | 2,131.36 | 2,308.74 |
| Jan 2022 | 303.46 | | 1,667.10 | 1,664.96 | * County Tax | 767.72 | 643.78 |
| Jan 2022 | | | 37.04 | 33.30 | * Forced Place Insur | 730.68 | 610.48 |
| Feb 2022 | 303.46 | | 37.04 | 33.30 | * Forced Place Insur | 997.10 | 577.18 |
| Mar 2022 | 303.46 | | 37.04 | 33.30 | * Forced Place Insur | 1,263.52 | 543.88 |
| Apr 2022 | 303.46 | | 37.04 | | * Forced Place Insur | 1,529.94 | 543.88 |
| | | | | | Anticipated Transactions | 1,529.94 | 543.88 |
| Mar 2022 | | 1,213.84 | | 33.30 | Forced Place Insur | | 1,724.42 |
| Apr 2022 | | 303.46 | | 33.30 | Forced Place Insur | | 1,994.58 |
| | \$3,338.06 | \$4,117.70 | \$3,604.48 | \$3,742.34 | | | |

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 3,604.48. Under Federal law, your lowest monthly balance should not have exceeded 66.72 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

| Date | Anticipated Payments | | Description | Escrow Balance | |
|----------|----------------------|-------------------|--------------------|----------------|----------|
| | To Escrow | From Escrow | | Anticipated | Required |
| | | | Starting Balance | 1,994.58 | 1,667.10 |
| May 2022 | 310.97 | 33.30 | Forced Place Insur | 2,272.25 | 1,944.77 |
| Jun 2022 | 310.97 | 1,667.10 | County Tax | 916.12 | 588.64 |
| Jun 2022 | | 33.30 | Forced Place Insur | 882.82 | 555.34 |
| Jul 2022 | 310.97 | 33.30 | Forced Place Insur | 1,160.49 | 833.01 |
| Aug 2022 | 310.97 | 33.30 | Forced Place Insur | 1,438.16 | 1,110.68 |
| Sep 2022 | 310.97 | 33.30 | Forced Place Insur | 1,715.83 | 1,388.35 |
| Oct 2022 | 310.97 | 33.30 | Forced Place Insur | 1,993.50 | 1,666.02 |
| Nov 2022 | 310.97 | 33.30 | Forced Place Insur | 2,271.17 | 1,943.69 |
| Dec 2022 | 310.97 | 33.30 | Forced Place Insur | 2,548.84 | 2,221.36 |
| Jan 2023 | 310.97 | 1,664.96 | County Tax | 1,194.85 | 867.37 |
| Jan 2023 | | 33.30 | Forced Place Insur | 1,161.55 | 834.07 |
| Feb 2023 | 310.97 | 33.30 | Forced Place Insur | 1,439.22 | 1,111.74 |
| Mar 2023 | 310.97 | 33.30 | Forced Place Insur | 1,716.89 | 1,389.41 |
| Apr 2023 | 310.97 | 33.30 | Forced Place Insur | 1,994.56 | 1,667.08 |
| | <u>\$3,731.64</u> | <u>\$3,731.66</u> | | | |

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 555.34. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 621.94 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 1,994.58. Your starting balance (escrow balance required) according to this analysis should be 1,667.10. This means you have a surplus of 327.48.

(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).

This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

We anticipate the total of your coming year bills to be 3,731.66. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

| | |
|-----------------------------|----------|
| Unadjusted Escrow Payment | 310.97 |
| Surplus Amount: | 0.00 |
| Shortage Amount: | 0.00 |
| Rounding Adjustment Amount: | 0.00 |
| Escrow Payment: | \$310.97 |

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

CERTIFICATE OF SERVICE

On March 15, 2022, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR
Jennifer G CaJacob
jennifer@cajacoblawgroup.com

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Michaela Rice
Michaela Rice

On March 15, 2022, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR
John Vollmer
6011 Sharon Woods Blvd.
Columbus, OH 43229

DEBTOR
Doris Vollmer
6011 Sharon Woods Blvd.
Columbus, OH 43229

CHAPTER 13 Trustee
Faye D. English
Chapter 13 Trustee
10 West Broad Street
Suite 1600
Columbus, OH 43215-3419

U.S. Trustee
Asst US Trustee (Col)
Office of the US Trustee
170 North High Street
Suite 200
Columbus, OH 43215

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Michaela Rice
Michaela Rice